

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL FLORES
MARGARITA DIAZDELEON
Debtor(s)

Case No. 15-12968

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/11/2015.
- 2) The plan was confirmed on 07/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/23/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/11/2018.
- 6) Number of months from filing to last payment: 33.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$14,289.90
Less amount refunded to debtor \$715.43

NET RECEIPTS: \$13,574.47

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$586.16
Other \$36.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,622.16

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CORADIUS INTERNATIO	Unsecured	533.25	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	390.00	390.00	52.14	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	510.00	510.00	80.44	0.00
CAVALRY SPV I LLC	Unsecured	287.00	287.39	287.39	34.48	0.00
CAVALRY SPV I LLC	Unsecured	913.00	929.76	929.76	146.65	0.00
CERASTES LLC	Unsecured	2,439.00	2,439.62	2,439.62	401.55	0.00
CITIBANK	Unsecured	121.00	NA	NA	0.00	0.00
CMRE FINANCIAL SERVICES	Unsecured	375.00	NA	NA	0.00	0.00
CMRE FINANCIAL SERVICES	Unsecured	150.00	NA	NA	0.00	0.00
COLLECTION BUREAU OF AMERICA	Unsecured	375.84	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	533.25	533.25	533.25	84.11	0.00
CREDIT FIRST	Unsecured	498.00	498.51	498.51	78.63	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	2,058.00	2,140.50	2,140.50	352.31	0.00
Financial Recovery Service	Unsecured	287.39	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	490.00	NA	NA	0.00	0.00
GC SERVICES LIMITED PARTNERSHI	Unsecured	452.70	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	NA	30,288.69	30,288.69	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,694.00	1,694.66	1,694.66	278.93	0.00
PRA RECEIVABLES MGMT	Unsecured	5,892.00	9,214.07	9,214.07	1,516.57	0.00
PRA RECEIVABLES MGMT	Unsecured	290.00	297.09	297.09	46.86	0.00
PRA RECEIVABLES MGMT	Secured	3,000.00	0.00	0.00	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	324.00	291.85	291.85	48.04	0.00
PRA RECEIVABLES MGMT	Unsecured	613.00	613.03	613.03	92.49	0.00
PRA RECEIVABLES MGMT	Unsecured	452.00	452.70	452.70	68.30	0.00
PRA RECEIVABLES MGMT	Unsecured	852.00	903.73	903.73	142.55	0.00
PRA RECEIVABLES MGMT	Unsecured	538.00	538.86	538.86	85.00	0.00
PROFESSIONAL BUREAU OF COLLEC	Unsecured	538.86	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,323.00	1,356.84	1,356.84	223.33	0.00
QUANTUM3 GROUP LLC	Unsecured	216.00	255.79	255.79	32.44	0.00
QUANTUM3 GROUP LLC	Unsecured	346.00	354.39	354.39	47.39	0.00
State Farm Claims	Unsecured	5,400.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STERLING JEWELERS INC DBA KAY .	Secured	NA	165.05	165.05	0.00	0.00
STERLING JEWELERS INC DBA KAY .	Unsecured	162.47	NA	165.05	15.82	0.00
SYNCHRONY BANK	Unsecured	290.57	NA	NA	0.00	0.00
TD BANK USA	Unsecured	356.00	356.28	356.28	47.64	0.00
TD BANK USA	Unsecured	184.00	213.49	213.49	32.21	0.00
TD Bank USA/ Target Credit	Unsecured	184.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	29,729.00	30.00	30,648.05	5,044.43	0.00
WEISFIELD JEWELERS/STERLING	Unsecured	162.00	NA	NA	0.00	0.00
ZALES	Unsecured	903.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$30,288.69	\$0.00	\$0.00
All Other Secured	\$165.05	\$0.00	\$0.00
TOTAL SECURED:	\$30,453.74	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$55,084.91	\$8,952.31	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,622.16</u>
Disbursements to Creditors	<u>\$8,952.31</u>
TOTAL DISBURSEMENTS :	<u>\$13,574.47</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.